

## Claims

1. A method of selling a health related product or service via the Internet, comprising:

providing a service provider system that includes a web server, the service provider system having members that purchase health related products and services through the service provider system;

enrolling applicants in the service provider system as members;

receiving a product or service request message for a desired product or service from a member through a customer interface, the product or service request message including a product or service identifier;

transmitting by the service provider system a request for the desired product or service request to a supplier of the desired product or service; and

recording within a computer memory points awarded to a member for purchases made by the member through the service provider system.

2. The method of claim 1, wherein at least a portion of the points are utilized by members for future purchases of products or services through the service provider system.

3. The method of claim 1, wherein at least a portion of the points are utilized by members for application to a health savings account or a similarly approved account.

4. The method of claim 3, wherein at least a portion of the points utilized by members for application to the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

5. The method of claim 1, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings account or a similarly approved account.

6. The method of claim 4, wherein at least a portion of the points utilized by members to offset costs associated with the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

7. The method of claim 1, wherein at least a portion of the points are utilized by members for application to a health savings security account or a similarly approved account.

8. The method of claim 7, wherein at least a portion of the points utilized by members for application to the health savings security account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

9. The method of claim 1, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings security account or a similarly approved account.

10. The method of claim 9, wherein at least a portion of the points utilized by members to offset costs associated with the health savings security account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

11. The method of claim 1, further comprising:

aggregating the purchasing power of the members in the service provide system.

12. A method of selling a health related product or service via the Internet, comprising:

providing a service provider system that includes a web server, the service provider system having members that purchase health related products and services through the service provider system;

enrolling applicants in the service provider system as members;

receiving a product or service request message for a desired product or service from a member through a customer interface, the product or service request message including a product or service identifier;

transmitting by the service provider system a request for the desired product or service request to a supplier of the desired product or service; and

recording within a computer memory points awarded to a member for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii).

13. The method of claim 12, wherein at least a portion of the points are utilized by members for future purchases of products or services through the service provider system.

14. The method of claim 12, wherein at least a portion of the points are utilized by members for application to a health savings account or a similarly approved account.

15. The method of claim 12, wherein at least a portion of the points utilized by members for application to the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

16. The method of claim 12, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings account or a similarly approved account.

17. The method of claim 16, wherein at least a portion of the points utilized by members to offset costs associated with the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

18. The method of claim 12, wherein at least a portion of the points are utilized by members for application to a health savings security account or a similarly approved account.

19. The method of claim 12, wherein at least a portion of the points utilized by members for application to the health savings security account or a similarly approved account are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

20. The method of claim 12, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings security account or a similarly approved account.

21. The method of claim 20, wherein at least a portion of the points utilized by members to offset costs associated with the health savings security

account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

22. The method of claim 12, further comprising:  
aggregating the purchasing power of the members in the service provider system.

23. A method of selling a health related product or service via the Internet, comprising:

providing a service provider system that includes a web server, the service provider system having members that purchase health related products and services through the service provider system;

enrolling applicants in the service provider system as members;  
assigning to a member a member identifier member and a debit or credit card;

receiving a product or service request message for a desired product or service from a member through a customer interface, the product or service request message including a product or service identifier;

transmitting by the service provider system a request for the desired product or service request to a supplier of the desired product or service; and

recording within a computer memory points awarded to a member for purchases made by the member itself through the service provider system.

24. The method of claim 23, wherein , the service provider system including a database, the database including information about health related health products and services, the database configured to track points awarded by the service provider system to its members for purchases made through the service provider system.

25. A method of selling a health related product or services via the Internet, comprising:

providing a service provider system that includes a web server, the service provider system having members that purchase health related products and services through the service provider system;

receiving a product or service request message for a desired product or service from a member through a customer interface, the product or service request message including a product or service identifier;

transmitting by the service provider system a request for the desired product or service request to a supplier of the desired product or service; and

recording within a computer memory points awarded to a member for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii).

26. The method of claim 25, further comprising:

aggregating the purchasing power of members of the service provider system and reducing the costs of health care products and services to the members.

27. The method of claim 25, wherein at least a portion of the points are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

28. The method of claim 25, wherein all of the points awarded by the service provider system remain within a community defined by the service provider system.

29. The method of claim 25, wherein points awarded to a member have a cap in number or value.

30. The method of claim 25, wherein the number of points awarded to a member of purchases made under (ii) or (iii) is capped in number or value.

31. The method of claim 25, wherein the number points awarded from members under (ii) and (iii) for a member under (i) is capped in number of value.

32. A method of selling a health related product or services via the Internet, comprising:

providing a service provider system that includes a web server, the service provider system having members that purchase health related products and services through the service provider system;

receiving a product or service request message for a desired product or service from a member through a customer interface, the product or service request message including a product or service identifier;

transmitting by the service provider system a request for the desired product or service request to a supplier of the desired product or service; and

recording within a computer memory points awarded to a member for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii), wherein the service provider system pays at least a portion of federal tax due for the points awarded.

33. The method of claim 32, wherein at least a portion of the points are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

34. The method of claim 32, wherein points awarded to a member have a cap in number or value.

35. The method of claim 32, wherein the number of points awarded to a member of purchases made under (ii) or (iii) is capped in number or value.

36. The method of claim 32, wherein the number points awarded from members under (ii) and (iii) for a member under (i) is capped in number or value.

37. The method of claim 36, wherein the service provider system includes a database, the database including information about health related health products and services, the database configured to track points awarded by the service provider system to its members for purchases made through the service provider system.

38. The method of claim 36, wherein the points are utilized by members for future purchases of products or services through the service provider system.

39. The method of claim 36, wherein at least a portion of the points are utilized by members for application to a health savings account or a similarly approved account.

40. The method of claim 39, wherein at least a portion of the points utilized by members for application to the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.



41. The method of claim 36, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings account or a similarly approved account.

42. The method of claim 41, wherein at least a portion of the points utilized by members to offset costs associated with the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

43. The method of claim 36, wherein at least a portion of the points are utilized by members for application to a health savings security account or a similarly approved account.

44. The method of claim 43, wherein at least a portion of the points utilized by members for application to the health savings security account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

45. The method of claim 36, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings security account or a similarly approved account.

46. The method of claim 45, wherein at least a portion of the points utilized by members to offset costs associated with the health savings security account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

47. The method of claim 36, wherein the points are transferable only by a member to an exempt organization for use in fulfilling its exempt purpose.

48. The method of claim 36, wherein at least a portion of the points can not be converted to cash or a cash equivalent.

49. The method of claim 36, wherein the points have a limited life.

50. The method of claim 36, wherein the points have a life of no more than 24 months.

51. The method of claim 36, wherein the points can only be used as a discount on future purchases of products or services through the service provider system by the member who earned them.

52. The method of claim 36, wherein the products are selected from vitamins or nutritional supplements, energy/protein bars, health food products, weight loss products, non-prescription drugs, prescription drugs, contact lenses and associated supplies, dermatology/skin care products, oral care products, fitness products, fitness clubs, health books, health and fitness magazines, health insurance, wellness insurance, disability insurance, dental insurance, pet insurance, allergy and asthma products, diabetes products addiction treatment and rehabilitation treatment centers, athletic clothing and gear, therapeutic and chiropractic products, pet care and medication products, and exercise equipment.

53. The method of claim 36, wherein the services are health savings accounts or a similarly approved account.

54. The method of claim 36, wherein the services are services associated with health savings security accounts or a similarly approved account.

55. The method of claim 36, wherein the services are banking services.

56. The method of claim 36, wherein the services are insurance services.
57. The method of claim 36, wherein the services are services from a medical information websites.
58. The method of claim 36, wherein the services are selected from physician guides and hospital rating guides.
59. The method of claim 36, wherein the services are selected from preventative care and wellness services.
60. The method of claim 36, wherein the services are a nurse hotline.
61. The method of claim 36, wherein the services are health network charitable foundation services.
62. The method of claim 36, further comprising:  
enrolling each member in the service provider system; and  
assigning to a member a member identifier.
63. The method of claim 62, further comprising:  
assigning to a member a debit or credit card.
64. The method of claim 62, wherein the product or service request message is accompanied with the member number identifier as well as the member number identifiers of the members in (ii) and (iii) of claim 16.
65. The method of claim 36, wherein the service provider system enables a member to transfer points to a charitable fund.

66. The method of claim 36, wherein the service provider system enables a member to transfer points to another member.

67. The method of claim 36, wherein the service provider system includes a browsable catalog of products and services.

68. The method of claim 36, further comprising:  
assigning to a member a debit or credit card a debit or credit cards for selected members for purchases through the service provider system.

69. The method of claim 68, wherein the service provider system receives a portion of a debit or credit card fee associated with using the debit or credit card for purchases made through the service provider system.